

# EXHIBIT A



**SouthwestCredit** *Verified*  
4120 International Pkwy, Suite 1100  
Carrollton, TX 75007-1958  
Toll Free: 800-462-3804 Fax: (972) 300-1701

Office Hours:  
Mon - Thurs 8:00AM to 9:00PM  
Friday 8:00AM to 5:00PM  
Saturday 8:00AM to 12:00 Noon

Account Summary
Creditor AT&T Mobility
Creditor Account No. 2209
Southwest Account No. 0742
Principal \$979.84
Interest \$0.00
Collection Fee \$0.00
Total Amount Due \$979.84

Dear Mull Holland,

June 7, 2013

Your account has been assigned to this office for collection. The balance listed is due in full. If payment has already been made, please contact our office.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from current creditor.

We are willing to work with you, but you must contact our office promptly. Avoid further collection activity by enclosing your payment with the tear-off coupon below, or by contacting us at 800-462-3804 to make payment arrangements on your account. Check or credit card payments can also be made 24-hours a day, through our secure website at [www.swcpayonline.com](http://www.swcpayonline.com).

J Lynch  
Southwest Credit Systems, L.P.

**California Residents:**

California Notice: The state Rosenthal Fair Debt Collection Practices Act and the Federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov). As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. No negative credit report will be submitted until the expiration of the time period described above.

PAYMENT OPTIONS
Western Union Quick Collect
Code City: SCS State: TX
Money Gram
Receive Code: 4077
Payments By Internet
<a href="http://www.swcpayonline.com">www.swcpayonline.com</a> Visa, MasterCard, Debit Card and Check (ACH) accepted
Payments By Phone
800-462-3804 24-hour touch tone service Visa, MasterCard, Debit Card and Check (ACH) accepted
Payments By Mail
Send check or money order to 4120 International Pkwy, Suite 1100 Carrollton, TX 75007-1958

This is an attempt to collect a debt by a debt collector.  
Any information obtained will be used for that purpose.  
Calls may be monitored and/or recorded.



\*\*\* Detach This Portion and Return with Payment \*\*\*

PO Box 142589  
Austin, TX 78714  
001-41380742

ELECTRONIC SERVICE REQUESTED

- ▶ Debit or credit card charges will appear on your card statement from "SWC".
- ▶ Do not send cash through the mail.
- ▶ Include account number on the check or money order.

Southwest Account No. 0742	Creditor Account No. 2209
SWC CC 03517 - ATT Mobility Secondary - Domestic IRU	
Payment Amount Enclosed	\$

01189 1 MB 0.402 T 4  
MULL HOLLAND

Southwest Credit Systems, L.P.  
4120 International Pkwy, Suite 1100  
Carrollton, TX 75007-1958



# EXHIBIT B



4120 International Pkwy, Suite 1100  
Carrollton, TX 75007-1958  
Toll Free: 800-462-3804 Fax: (972) 300-1701

Mon - Thurs 8:00AM to 9:00PM  
Friday 8:00AM to 5:00PM  
Saturday 8:00AM to 12:00 Noon

July 19, 2013

Do you want to pay the debt you owe?

Dear Mull Holland,

Southwest Credit has attempted to contact you repeatedly, but all of our attempts have been unsuccessful. We prefer that your account be resolved in an amicable manner, but your cooperation is essential.

At this time, we are prepared to extend you an offer to settle this debt for less than the balance owed. Southwest Credit is offering to discount your outstanding obligation up to 50% if you respond now! You must contact our office WITHIN 10 DAYS of the date on this letter to take advantage of this offer.

This could be the first step in cleaning up your debt. Please contact our office immediately at 800-462-3804 to discuss your options. Check or credit card payments can also be made 24-hours a day, through our secure website at [www.swcpayonline.com](http://www.swcpayonline.com).

J Lynch  
Southwest Credit Systems, L.P.

California Residents:

California Notice: The state Rosenthal Fair Debt Collection Practices Act and the Federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov). As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

TOLD DAUGHTER  
I HAVE A  
'NEGATIVE ACCOUNT'

Account Summary	
Creditor	AT&T Mobility
Creditor Account No.	2209
Southwest Account No.	0742
Principal	\$979.84
Interest	\$0.00
Collection Fee	\$0.00
Total Amount Due	\$979.84

SATISFY THIS OBLIGATION BY	
Western Union Quick Collect	
Code City: SCS	State: TX
Money Gram	
Receive Code: 4077	
Payments By Internet	
<a href="http://www.swcpayonline.com">www.swcpayonline.com</a> Visa, MasterCard, Debit Card and Check (ACH) accepted	
Payments By Phone	
800-462-3804 24-hour touch tone service Visa, MasterCard, Debit Card and Check (ACH) accepted	
Payments By Mail	
Send check or money order to 4120 International Pkwy, Suite 1100 Carrollton, TX 75007-1958	

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PO Box 142589  
Austin, TX 78714  
001-41380742

ELECTRONIC SERVICE REQUESTED

- Debit or credit card charges will appear on your card statement from "SWC".
- Do not send cash through the mail.
- Include account number on the check or money order.

Southwest Account No.	Creditor Account No.
0742	2209
SWC CC	
03517 - ATT Mobility Secondary - Domestic IRU	
Payment Amount Enclosed	\$



Southwest Credit Systems, L.P.  
4120 International Pkwy, Suite 1100  
Carrollton, TX 75007-1958



01256 1 MB 0.402 T 4  
MULL HOLLAND



SWC-00160  
3201